

NICK CARTER WEEKLY

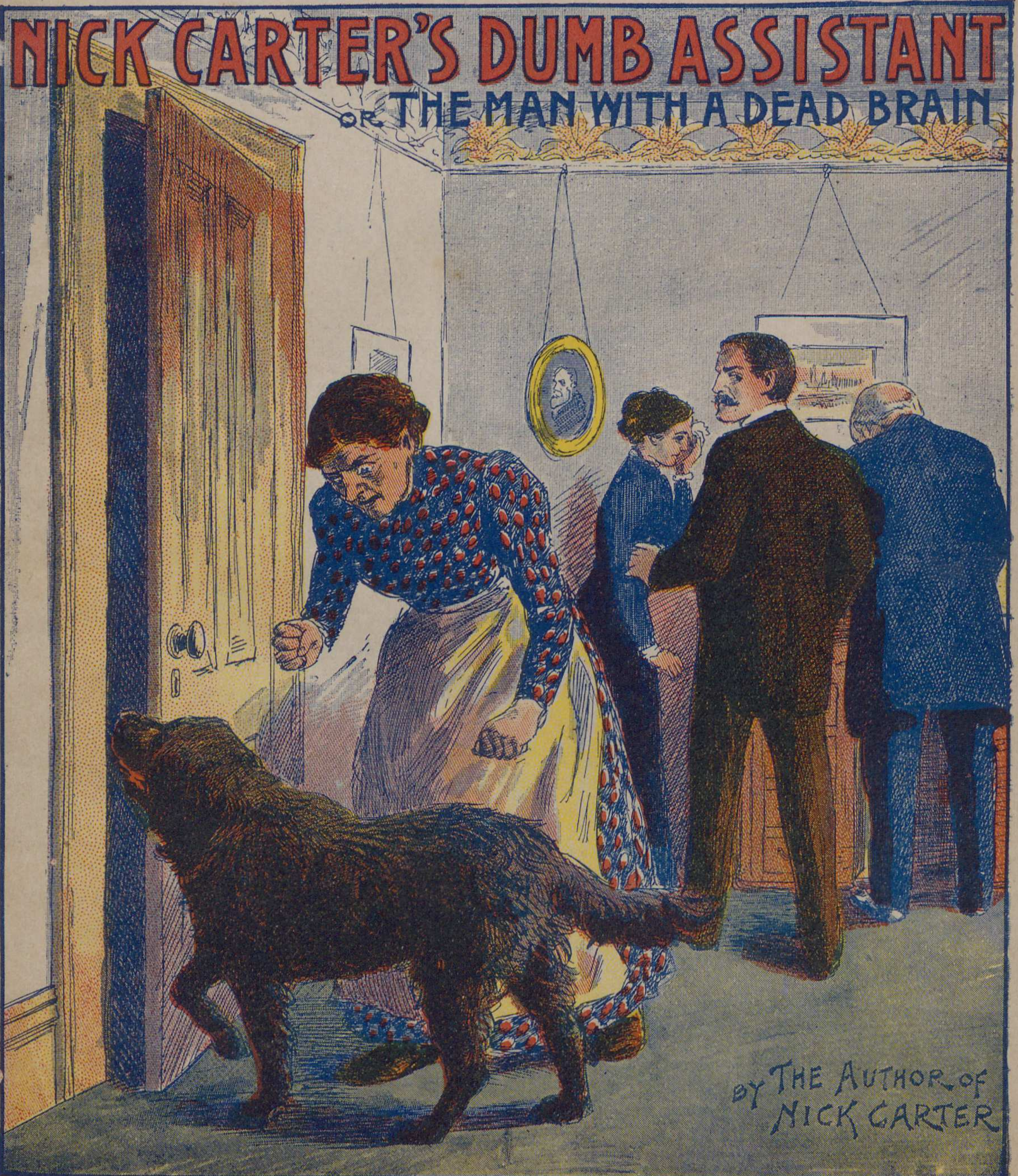
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ONE HALF-PENNY

Price 5 Cents.

NICK CARTER'S DUMB ASSISTANT OR THE MAN WITH A DEAD BRAIN



BY THE AUTHOR OF
NICK CARTER

NICK'S EYES NEVER LOST SIGHT OF THE DOG.

FOUR NEW NUMBERS 1ST OF EVERY MONTH

NICK CARTER WEEKLY.

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Nick Carter's Dumb Assistant;

OR,

THE MAN WITH A DEAD BRAIN.

By the Author of "NICK CARTER."

CHAPTER I.

THE MAN WITH THE DEAD BRAIN.

"Please call and see Miss Louise Templin at the St. James Hotel as soon as you have a half-hour to spare."

It was a telegram from Superintendent Byrnes to America's greatest detective.

Nick Carter knew that the message was the introduction to some important work which New York's famous superintendent of police wished him to undertake.

Whenever Mr. Byrnes is appealed to in a case where great interests are involved, or profound secrecy is desired, he invariably calls upon Nick Carter to do the work, if that very busy man happens to have the time to spare.

In the case referred to by Mr. Byrnes, in his telegram, he felt reasonably sure of securing the great detective's services, for he knew that he had only the day before completed a piece of work with the usual success which crowned all that great artist's efforts.

Nick lost no time in going to the St. James Hotel, and sending up his card to Miss Templin.

He was invited to "come right up," and he soon afterward stood before the entrance to a suite of rooms on the second floor.

His knock was answered by a woman's voice, which bade him enter.

Accepting the invitation, the famous detective found himself standing in the presence of a young lady, richly and tastefully dressed, and remarkably handsome.

She held in her hand the card which Nick had sent up, and glancing at it, the young lady said:

"You are Mr. Carter?"

"At your service, Miss Templin."

"You come from the superintendent of police, I presume?"

"I do."

"Please be seated, Mr. Carter."

When Nick had taken the chair which the young lady pointed out to him, she continued:

"It can scarcely be necessary, Mr. Carter, for me to apologize for receiving you here, rather than in the public reception-rooms of the hotel, where we might be overheard in our conversation."

"I understand all that, Miss Templin. You wish to consult me professionally."

"Yes. I called on your chief of police yesterday, and he advised me to put the case in your hands. He also promised to send you to me, and I see he has kept his promise promptly."

"I will be pleased to hear from you the nature of the work which you have for me to do," said Nick, in order to hasten matters.

"Briefly, it is to find a man with a long, white beard," she replied.

"That is rather a vague undertaking," smiled Nick.

"You will not think so after I have told you more about it."

"Five years ago my father, as I have up to a recent date had reason to believe, died, and was buried. Last week I met either him alive, and in the flesh, or his double. I want you to run this mystery down, and solve it. That is the gist of the story. Now I will go into details."

"If you please, Miss Templin?"

At first Nick Carter was annoyed to think that he had been called into a case so simple, and so apparently unimportant as to find a man with a long, white beard—work which an inferior detective might do as well as he.

Then he remembered that Superintendent Byrnes had sent him to these people.

Mr. Byrnes had heard their story.

Moreover, Byrnes never asked him to work up an insignificant case.

Therefore the superintendent believed matters of the gravest importance lay behind this affair, and had left it all for Nick to find out himself.

So the detective decided to "dig down a lit-

tle beneath the surface," as he expressed the idea to himself.

"As I said before, I had, up to last week, a perfect belief that my father, Jason Templin, was dead and buried for three years."

"You were not present at his death and burial?"

"No. I have been in Europe for four years."

"From whom did you get the news of his death?"

"From my guardian, and my father's most intimate friend."

"His name?"

"Lawrence Lonsdale."

"Where does he live?"

"In San Francisco."

"Where your father lived, and—is supposed to have died?"

"Yes."

"Cannot you trust this Lonsdale?"

"I have always believed I could until the sight of that man last week raised a doubt in my mind of Mr. Lonsdale's honesty. I am very anxious to speedily have the doubt removed, or confirmed, and that is why I applied to your superintendent of police for help. The affair must be cleared up within the next few days."

"Why?"

"Because I am the promised wife of Lawrence Lonsdale. He left San Francisco for New York last evening, and we are to be married when he reaches this city. There must be no uncertainty about this affair when he arrives."

"Well, give me the details of the case, and I'll see what can be done," said Nick.

"For several years before his death," began Miss Templin, "my father was mentally dead, and helpless."

"Insane?"

"Hardly insane. His case puzzled the most eminent physicians on the Pacific Coast.

He retired one night, apparently in usual good health. Next morning he was found lying in bed, helpless, speechless, and, as it was soon discovered, with a brain which was mentally a blank.

"After that day he never spoke, or showed signs of possessing the powers of reasoning, understanding, or hearing, and he never moved a muscle of either leg.

"The most wonderful part of the case was that his appetite was not impaired, and he took nourishment regularly. Physically, he was as well as ever, except that he never afterward would, or could, walk, talk, or hear.

"For two years we called into his case all the medical skill on the coast, but without a particle of success. Mr. Templin lived on, his physical form as perfect as ever, but his mental or spiritual part seemed to have died, and left the body.

"At the end of these two years a Dr. Greene, who conducted a sanitarium near Oakland, devoted to mental diseases of the milder form, expressed the belief that he could restore my father to the use of all his faculties, if the afflicted man was placed in his care at his private retreat.

"I visited the sanitarium, and was shown the suite of rooms which Greene offered to set aside for my poor father's use. He also introduced me to the two nurses and a male assistant, who would be in constant attendance.

"I saw at once that my afflicted parent would receive better attention than he had been getting, and, although Greene's charges were excessively large, Mr. Lonsdale and I concluded to have him removed to the retreat.

"This was the more readily agreed to by me because I was going to Europe for a four-years' stay among the art studios of Italy."

"You have been there as a student?"

"Yes. From my mother, who died when I was young, I inherited a love for painting, and it was my father's dearest desire that when I came out of school I should go to Italy and get the benefit of the best teachers in painting. Mr. Lonsdale, therefore, urged me to place my father in this retreat, where he would have better care than we could give him, and go to Europe as originally arranged."

"Your father, as you supposed, died in the retreat?"

"Yes. The first news I got of it was about a year after I had been in Rome. Mr. Lonsdale cabled that papa was dead. Several weeks later, I got his letter, which set forth the details."

"Then the death was tragic?"

"You shall judge for yourself. Mr. Lonsdale, as he wrote to me in his letter, was summoned to the sanitarium by a telegram which informed him that my father was dead.

"He was not surprised at the bare news, for by that time we had surrendered all hopes of a final recovery; but the manner of the death was a shock.

"The weather was cool, and a grate fire burned in my father's room that night. In the temporary absence of the attendants from the apartment, it was supposed the patient recovered the use of his legs, got up, and went to the fire.

"While there, it was thought he fell in a fatal faint.

"When the attendant came back, he found the patient dead at the grate, with his head on the fender, and his face nearly burned away.

"Mr. Templin wore a long, white beard, and very white hair. All of the beard and hair had been consumed.

"Dr. Greene wanted to hold an autopsy, but Mr. Lonsdale would not consent. In fact, he had the remains consigned to a vault, because he feared the intense desire of the

medical profession of California to get a look at the brain of the man who furnished this remarkable case was so great and so general, that the body would not be safe in a grave."

"And yet you have some doubts, Miss Templin, that it is your father's body which lies in that vault, back there?" commented Nick Carter, as the young lady indicated that her story was told.

"Yes."

"And that Mr. Lonsdale, your guardian and affianced husband, has in some way deceived you?"

"Mr. Lonsdale was my guardian. I am now of age."

"But you have not answered my question."

"Well, I had rather believe that if I have been deceived about my father's death, he has been deceived also."

"Why not wait, then, till he arrives in New York before making this investigation?"

"No. I greatly desire that it be made before he arrives."

"And if you find that the man you saw last week is not your father you do not want Mr. Lonsdale to know that the investigation was made?"

"I should prefer it so."

"She knows more than she is willing to tell me," thought Nick.

CHAPTER II.

THE MAN WITH THE LONG WHITE BEARD.

The detective remained in thought a few moments before he asked Miss Templin the next question.

"Where did you see the man you believed to be your father?"

"At the office of the Scotia Life Insurance Company, in this city."

"When?"

"Wednesday of last week."

"And this is Thursday. That was eight days ago?"

"Yes."

"Why so much delay in beginning your search for the man?"

"It was hard for me to make up my mind to stamp my doubts of the honor of the man I love with the brand of investigation. It was only when I realized that he was on his way to claim my hand in marriage that I decided to have that doubt removed when he stood before me again."

"Did you speak to this man whom you thought was your father?"

"No. He got away before the opportunity offered, or rather before I recovered from the shock of my surprise. When I saw him he was some distance away, and just about to go out upon the street. By the time I had turned back to follow him, he had disappeared among the crowd outside."

"You made no attempt to find out who he was?"

"No. How could I?"

"What was he doing when you saw him? Was any one with him?"

"He was alone, and held something in his hand which had the appearance of a note, a check, or a receipt. He was looking at this paper the moment I saw him."

"You went to the Scotia's office on business?"

"I went there under Mr. Lonsdale's instructions to get a remittance which he telegraphed to me from San Francisco," explained Miss Templin.

"He expected to meet me here in New York when I landed, but was detained a week in San Francisco. He therefore telegraphed, asking me to remain till he could come on. At the same time he sent me to his friend, the President of the Scotia Life Insurance Company, for what money I needed. I was just entering the office when I saw that man leaving."

"Did you mention the matter to your friend, the President of the Scotia?"

"No. I was not well enough acquainted with him to speak on a subject so delicate. I called at the office yesterday, but he was not in—would not be in till to-day."

"Then we might find him there now?"

"I suppose so."

"Can you accompany me to his office?"

"Now?"

"Yes."

"Certainly."

"Then let us go at once."

"What for?"

"To take up the trail of your man of mystery."

"I scarcely see——"

"Will you leave that to me, Miss Templin?"

"Why, certainly."

"Then, if you are ready, we will start at once."

On the way to the office of the Scotia, Nick continued his inquisition:

"Your father was a rich man, Miss Templin, was he not?"

"Yes, sir; very."

"You are his heiress, his only heir?"

"I am, so far as I know, the only blood relative he has living."

"Who is this Lawrence Lonsdale, the man you are going to marry?"

"A lawyer, and papa's most trusted friend and agent."

"How did he become your guardian?"

"By my father's will, under which he was also made executor of the estate."

"You were lovers before you went to Europe?"

"Yes. Mr. Lonsdale and I have been lovers since I was fifteen years old."

"Is there any way in which Mr. Lonsdale could benefit by deceiving you about your father's fate?"

"None that I can imagine."

"He is anxious to make you his wife?"

"Oh, yes. He wanted to marry me before I went to Europe."

"Ah! You refused?"

"Yes. I told him I would not marry while my father was lying in that half-dead state. After papa died, he wanted to come to Europe and marry me, but I was determined to finish my studies first."

"You ought to easily prove your father's death without Mr. Lonsdale's testimony, Miss Templin."

"Why, how? He is the only witness on that point in America."

"This Dr. Greene?"

"He, as well as the nurses and attendant in charge of my father, went to Australia or New Zealand soon after Mr. Templin's death."

"Ah!"

It was only a word of two letters, but it caused the young woman to look at Nick sharply.

The detective pretended not to notice that searching look, but he was confident his little asperate would set Miss Templin's mind to work on a brand-new lead.

They found the President of the Scotia Life Insurance Company in his office, and Miss Templin introduced herself. She met with a warm welcome from the friend of her affianced husband.

Then she introduced Nick Carter.

"What! Not the celebrated detective!" exclaimed the insurance president. "How fortunate! I was upon the point of going to your house to consult you on a matter of considerable concern to not only our company, but to four or five other companies in this city, who have been hit equally hard."

"Hit!" exclaimed Nick.

"Why, yes. A man who insured with us two years ago has died. There are some cir-

cumstances about the case which have aroused our suspicions that everything is not exactly straight. Before we pay the money we want the case thoroughly investigated, and we have decided you are the man to do it."

"How much is involved?"

"Half a million. He was insured for one hundred thousand dollars in each of five companies. If you can show up fraud in the case it will pay you well."

"What was the man's name?"

"Miles Mackenzie."

"Where does he live?"

"At a town in Eastern Pennsylvania named Elmwood."

"Well, as soon as I finish Miss Templin's business, I'll be glad to look into this affair for you, if it can wait a few days."

"Oh, yes, a week, if necessary. The money will not be paid till you get time to look up the Mackenzie affair. So you have a mystery to clear up, too, eh, Miss Templin?"

"Yes; and we've come to you to help us out."

"I help you out! Why, how can I? What is it?"

Miss Templin explained as briefly as she could what had happened when she called the week previous.

"And you want to trace this man if you can, from our office?" asked the president, of Nick.

"Yes," replied the detective.

"But how?"

"He was here on business, I suppose?"

"That seems a reasonable deduction."

"For what purpose do men usually call?"

"To pay premiums."

"Then let us make inquiries of your cashier first."

"Had your man any prominent appearance by which he would be likely to impress the cashier's memory?"

"I think so."

"Then I'll send for him."

The president touched a button and summoned a messenger.

"Tell Mr. Grandin I wish to see him, and ask him to bring his accounts along for Wednesday of last week."

The cashier shortly appeared, with an account-book under his arm.

"Mr. Grandin, this gentleman"—indicating Nick Carter—"wants to make some inquiries, and I wish you would answer him to the best of your ability."

"I shall be pleased if I can accommodate you, sir," said the cashier, bowing to the detective.

"Well, then, Mr. Grandin, a gentleman was seen to leave this office on the day mentioned, and our belief is that he was here for the purpose of paying a premium, because he had a piece of paper in his hand when he went out which looked like one of the company's receipts."

"And you want to learn who he was—what his name is?"

"That's it."

"Can you describe him?"

"Miss Templin can," said Nick, looking at the young lady. Whereupon the latter said:

"The man was perhaps sixty years old, but looked older on account of very white hair and long white whiskers, white eyebrows, and a very red face. He——"

"Wait a moment," exclaimed the cashier, interrupting Miss Templin. "There is no need of your going any further."

"Then you know him?" asked Nick.

"Yes. He was here on that day, as my books will show."

"Well, what is his name?"

"His name was Miles Mackenzie."

"What!" shouted the president, springing up from his chair. "The man who——"

"The man who died yesterday at Elm-

wood, in Pennsylvania, who was so heavily insured," said the cashier, finishing the president's sentence.

CHAPTER III.

THE MAN WHO DIED AT ELMWOOD.

Grandin, the cashier, was sent back to his desk. When he had gone, the president exclaimed:

"This is astonishing!"

"It certainly is a remarkable coincidence," said Nick Carter. "If your cashier is correct in what he has just told us, then the man who was mistaken by Miss Templin for her father was Mackenzie, late of Elmwood, Pennsylvania."

"There doesn't seem to be a doubt about that," agreed the president.

"Then while I prosecute my inquiries for Miss Templin, I can at the same time probably serve your company," said Nick, addressing the President of the Scotia.

"Not only my company, but the four other companies, besides. I have seen the presidents or managers of the other four this forenoon, and they authorized me to take charge of the affair and secure an investigation."

"When was your suspicion aroused that the Mackenzie affair might not be exactly all right?"

"Yesterday afternoon."

"How?"

"By the receipt of a telegram from Elmwood, announcing the death of Mackenzie."

"Who sent the telegram?"

"It was signed 'John A. Abbott.'"

"Do you know him?"

"No; never heard of him."

"You thought it strange that the death should thus be announced to your company?"

"Yes. It is quite unusual. But there are other strange features about the case. A similar telegram was received by each of the other four companies. What is more sus-

picious still, the premiums on three of the other policies would have been due to-day, and the remaining one next week. The first insurance was secured in our company. Nine days later, he took out policies in three more companies, and a week later still, in the fifth."

"This is all you have upon which to base your suspicions that something is wrong in the case?"

"No. After these telegrams were received yesterday, our general manager, during my absence from the city, secretly sent an agent of the company to Elmwood for a little private investigation. This morning we received a message from him. Here it is."

The president handed a telegram to Nick, which the detective read:

"Better send a shrewd detective at once."

"Anything more?"

"No."

"I will go to Elmwood."

"When?"

"This evening. I can get a train at five o'clock, which will set me down at Elmwood about eight."

"Good. You will find our man, Foster, at the best hotel in the town."

"No. I want you to recall your man immediately. He must not be there when I arrive."

"But you'll be gone before he can reach New York."

"Yes. We'll probably pass each other on the way."

"Then how can you get the benefit of his investigation?"

"I don't want it."

"Why?"

"Maybe I should have said I do not need it. Surely I ought to be able to discover anything he has discovered. Then I don't want his deductions. They might mislead me. A detective's own theories are usually better and safer than those of an amateur."

"Very well, Mr. Carter. We will recall Foster."

"Before I go, will you give me what information you have in the history of Mackenzie? I mean as to his age, birthplace, family history, and other things shown by his application for a policy."

"Oh, I see. I'll send and get the application from the files."

When the insurance company's application in the case of Miles Mackenzie was laid before Nick, he looked it rapidly over, and mentally noted such points as he thought might be of interest in his investigation.

The application was made two years before.

The applicant's age was given as fifty-seven years; born in Scotland; only child of parents who were both dead; family history good; father and mother both died at a ripe old age; never had been seriously ill in his life; medical examination eminently satisfactory; married the second time; had one child—a son by first wife; his living wife was made the beneficiary under the policy."

"Seems to have been a good risk," commented Nick, as he handed the application to the president.

"One of the best we ever had at that age," was the reply.

"His premiums must have been very large?"

"They were. In the two years he has paid to the five companies more than sixty thousand dollars."

Nick arose to go.

"You will hear from me, Mr. President, within a few days," he said.

"Then you think there will be little trouble in showing fraud of some kind in this case?"

"Oh, I did not intend to convey that idea. If there be fraud, it ought to be proven in a very short time. If everything is legitimate, then the fact must also be readily established.

Therefore, I anticipate a speedy report, but whether it will be favorable to your interests or not, I cannot promise until I have first gone to Elmwood."

On their way uptown, Nick said to Miss Templin:

"Did this Dr. Greene own his sanitarium at Oakland when Mr. Templin was a patient at that place?"

"You mean the real estate?"

"Yes."

"I think he did."

"Then when he went to Australia, he sold out to some one?"

"That is what I understand—to the man who is now in possession."

"Can you find out for me the amount realized by him in this conveyance?"

"Quite easily. An intimate friend in San Francisco, with whom I have constantly corresponded, can get the information, through her brother."

"Then telegraph to her to send it to you without delay."

"Mr. Carter, do you——"

"Now, Miss Templin, you must ask me no questions, but be ready to answer those I have to put to you at any time. You will stay here in New York a few days?"

"Oh, yes. I must remain at the St. James until Mr. Lonsdale arrives, and that will be nearly a week longer."

Then stay in your room as much as is altogether convenient, and hold yourself in readiness to come to me at Elmwood in an hour's notice, should I send for you," was Nick's parting injunction, as Miss Templin got ready to leave the elevated train at Twenty-eighth street.

Nick continued on uptown, and Miss Templin proceeded at once to the St. James.

Just as she was going into the hotel at the Twenty-eighth street entrance she was no-

ticed by one of two men who happened to be passing on Broadway.

One was a man apparently about fifty years of age, of medium height and stockily built. He wore a closely cropped, full beard, of a sandy hue, and was clad in a business suit of light gray.

His companion was a much younger man, whose age could not have been more than thirty-five. He wore no beard at all, but his smooth, pale face showed the close-shaved stubble of a beard which would be intensely black were it allowed to grow, and his closely cropped head of hair was of the same hue.

It was this younger one of the two who first saw Miss Templin. Instantly he grew excited and exclaimed, as he grasped his companion by the arm:

"Good heavens, Doc! Look there!"

"Look where! Why, what is the matter?"

"Did you see that woman go into the St. James just now?"

"No. Who was it?"

"Louise Templin."

"Are you sure?"

"As sure as I am that you are you and I am I."

"That's bad—at this time."

"I should say it was. I'm going to see what she is doing in New York. I had no idea she was back from Europe. Go on up to the Coleman House. I'll join you there in the bar."

The man addressed as "Doc" continued on up Broadway, and his companion entered the St. James Hotel from the Broadway side.

Miss Templin was standing in front of the telegraph booth, writing a message.

The stranger walked slowly past, behind her back, and managed to read at a glance what the young lady had written, and to which she was putting her signature.

The telegram read:

"Find out and telegraph me at once sum

paid to Dr. Greene by present owner of Greene's Sanitarium."

The new-comer strolled on up to the office desk, and thence into the reading-room, from which place he saw Miss Templin enter the elevator and go upstairs.

Then he left by the Twenty-eighth street door, and soon joined his companion at the Coleman House.

"Doc," he said, "it is worse than I feared. That woman is here for no good."

"What have you discovered?"

"She just now sent a telegram to San Francisco, asking for information as to the price paid for Greene's Sanitarium by the present owner."

"Are you sure?"

"I read the telegram."

"What will you do?"

"What will I do? That telegram sealed Louisa Templin's fate. She'll never get an answer."

CHAPTER IV.

THE MOST INTIMATE FRIEND OF THE LATE
MILES MACKENZIE.

Nick Carter reached Elmwood a few minutes after eight o'clock that night, and went straight to the only hotel in the town—a very comfortable and well-kept, though small, hostelry.

He made his appearance in Elmwood in the guise of a lawyer, and registered as "Wylie Ketchum, New York City."

As soon as he had been assigned to a room, he inquired of the landlord:

"Can you tell me where Mr. Mackenzie lives?"

"I can tell you where he did live," was the reply, made in a mysterious tone of voice.

"Where he did live? You don't mean to tell me he has moved away?"

"Well, he has!"

"Rather sudden, wasn't it?"

"Very."

"Do you know where he has gone?"

"Well, not for sure, though seeing the old man was a good sort o' person as men go—a member of the Presbyterian Church, and one who never refused a call in the name of charity, I presume he has gone to heaven, if a man ever gets there."

"Dead?"

"As a door-nail."

"When did he die?"

"Yesterday. Are you a friend of the family?"

"Oh, no; only a lawyer who has done business for him occasionally."

"Ah, yes."

"How did he die?"

"Suddenly. Dr. Abbott can tell you all about it."

"Who is Dr. Abbott?" asked Nick, at the same time remembering that the telegrams to the insurance companies, announcing Mackenzie's death, were signed "John A. Abbott."

"Why, he's the oldest physician in these parts. Has been here since a boy, and——"

"But was he Mackenzie's physician?"

"Yes; and more than his physician. The two men were intimates. No one in Elmwood knew Mackenzie better than Abbott—not even his minister."

"Then I want to meet Dr. Abbott as soon as possible," Nick thought.

Ten minutes later he was introducing himself to "the oldest physician in Elmwood."

Dr. Abbott was fully sixty years old; he was a large, well-fed, jolly appearing gentleman, who no sooner looked Nick Carter in the eye than he impressed the latter most favorably.

"No matter how much of a villain Mackenzie was, this man was not his accomplice," was Nick's verdict of Dr. Abbott.

"Well, Mr. Ketchum, how can I serve you?" asked the doctor.

"I came to Elmwood to transact a little business with a client and was shocked to learn as soon as I reached town that he is dead."

"Who? Mackenzie?"

"Yes."

"Ah! poor Mackenzie! It was a great shock to me."

"You were his intimate friend?"

"We were almost like brothers."

"So I was told, and that is why I came to you."

"How can I serve you?"

"By giving advice. I came here to draw up a new will."

"Why, I didn't know he had made one. He sent for you?"

"No; he arranged for my visit when he was in New York yesterday a week ago."

"Ah!"

"So I'm too late, and it's my fault. I should have come several days earlier, but couldn't get away. Besides, I supposed he was in the best of health and there was no hurry."

"That was Mackenzie's secret and mine. We expected a quick ending, but its sudden arrival astonished me, at least, in spite of my knowledge of his condition."

"Then he has been failing for some time?"

"For about a year. He came to me when he experienced the first symptoms, and told me how he felt. I kept from him the knowledge of his condition as long as I thought it wise. But he grew so rapidly and alarmingly worse, I was forced, a few months ago, to lay bare to him his precarious state of ill-health. He heard his doom like the brave Christian he was."

"Then death did not find him unprepared?"

"No; certainly not."

"How long did you know him?"

"A little over two years—ever since he came to Elmwood!"

"Where did he live before he moved to this place?"

"In Australia, though he originally came from Scotland. He was a Scotchman by birth."

"How did you and he come to be such friends?"

"Well, in the first place, he was my tenant——"

"Your tenant?"

"Yes. I own the house in which they have lived ever since they came to this place."

"He rented it?"

"Yes."

"Then he was not, as I supposed, a wealthy man?"

"On the contrary, he was worth half a million, besides his large life insurance."

"And yet was a renter?"

"He rented, with the privilege of purchasing. You see, he was not sure of making this his home until after he was stricken with his fatal disease, and then I discouraged him from buying for two reasons. One was because the rent he was paying was satisfactory, and the other was because I made up my mind that I would move into the house myself, should he die and his wife go away."

"Where would she go?"

"Back to her old home in Australia. Mackenzie told me she has never been satisfied since she left that far off place of her nativity."

"Then she will return there, now that her husband is dead?"

"I think it quite likely."

"You have spoken only of his wife. Has he no children?"

"None by the present Mrs. Mackenzie, who is his second wife and comparatively a young woman. But he had a son living—the issue of his first marriage."

"Where is this son?"

"I don't know where he is at present. When last heard from he was in Paris and talked about coming here to visit his father soon. Indeed, Mackenzie, when he showed me the Paris letter, said he'd not be surprised if his boy would drop in on him almost any time."

"He showed you the son's letters?"

"Oh, yes. You see, Mackenzie made me his full confidant ever since he first met me. He has talked a great deal about his absent son, and has shown me all the letters he received from the young man from time to time, written at different places. He confided in me as if I were his brother."

"You said something about his life insurance?"

"Yes; Mackenzie had half a million dollars on his life. You see, he wanted to leave his entire possessions to this son, and yet arrange it so that his widow would not receive a cent less at his death. He consulted me about the plan, which was adopted, and it was this: His income was sufficient for the family's modest mode of living, and for the payment of premiums on a half-million of life insurance besides. So, instead of putting the accumulating revenues with the principal, he used them to carry the insurance. Did he never explain this to you, his lawyer?"

"No, I have done very little business with Mackenzie. Had he lived, I should have known more."

"Well, as his trusted friend, I will gladly consult with you on all matters pertaining to his estate. Now you are here, had you not better remain till after the funeral? Your services may be needed."

"When will the funeral occur?"

"To-morrow afternoon."

"Then I will stay."

"I was just going over to the house to see if I could be of service to the widow in mak-

ing the arrangements for the funeral. Will you go along?"

It was just what Nick hoped for—this opportunity to visit the dead man's late home, and he accepted Dr. Abbott's invitation.

As the doctor was getting ready to leave his office, Nick made a mental summing up in the case, so far as he had got.

"This Mackenzie's plot, if there be one, was deep laid. He was probably an excellent reader of human nature, and when he got ready to pick out an innocent aide-de-camp in this town, he wisely selected Dr. Abbott, for the triple reason that Abbott was the most pliable, unsophisticated man in town; because he was a man of high standing in the community, and because he was a doctor by profession.

"He was careful not to let his chosen friend discover the fact that he, himself, thoroughly understood diseases and all their symptoms. Therefore, he easily led Abbott into the belief that he (Mackenzie) was a victim to some deadly malady.

"He has taken Abbott into his confidence about the absent son, even to showing the letters from the latter. Those letters we shall find among his effects, no doubt, and the son may or may not turn up hereafter.

"He even consulted the doctor, and used him in some way to further his ends about the life insurance. I must find out just how, after I have seen the corpse. Yes, I must see the corpse of Miles Mackenzie when we reach the house of mourning."

CHAPTER V.

THE PIECE OF PAPER FOUND ON THE LAWN BY
NICK CARTER.

As Nick Carter and Dr. Abbott walked through the main street of the town of Elmwood, on their way toward the residence of the late Miles Mackenzie, the detective had an opportunity to note the great popularity

and widespread esteem in which his companion was held in that community.

Every one they met had a word of greeting, and received from the whole-souled man some response in return. Very often inquiries were made about the funeral, and it was evident that a very general feeling of regret existed for the death of the man who had so recently come among them.

Abbott explained to Nick that the house, in which Mackenzie's body lay, was half a mile beyond the edge of the town. The night was pleasant, and they walked along in the full enjoyment of the summer weather.

"Dr. Abbott," said Nick, when they were fairly out of the town, "your friend died suddenly, you say. Might not the insurance company, on that account, be inquisitive, and be inclined to make trouble before they pay over such a large sum?"

"There are five companies, Mr. Ketchum. He held a policy in each of five companies. When it became evident that he would drop dead some day, we discussed that very point. Mackenzie had a horror of being dug up after burial, and having his body subjected to a post-mortem examination. So we prepared against that contingency."

"Indeed! How?"

"As soon as he died, I telegraphed to each of the insurance companies, notifying them of his demise. If they hold an autopsy, it must be done before to-morrow afternoon. If they fail to do it by that time, they will never be able to set up a plea that the body was removed beyond their reach without giving them a fair chance to investigate the cause of death."

"But that would not prevent them from digging up the body or having it disinterred for the purpose of an autopsy later," said Nick.

The answer almost took away his breath.

"Oh! yes, it would. An autopsy after to-morrow night will be impossible!"

"Why?"

"Because the body will be incinerated at the Long Island Crematory."

"Then after all," said Nick to himself, "it is not his body lying in a self-inflicted trance, nor is it a perfectly made wax image. What is it I am up against?"

A huge Newfoundland dog met them at the gate leading into the spacious grounds surrounding the house. The dog greeted Dr. Abbott familiarly and with demonstrations of great friendship.

"Poor Rover!" exclaimed Abbott, patting the Newfoundland on the head. "You have lost your good, kind master."

Then to Nick he said:

"This dog and Mackenzie were almost inseparable. When the poor brute realizes his loss, he will be inconsolable."

As they neared the house, Nick said:

"Dr. Abbott, I wish you would not mention to the widow my profession nor the business which brought me to Elmwood."

"Why not?"

"I mean until after the funeral. Might it not be a source of additional worry to her to know that I had been brought here by her dead husband?"

"You are right, Mr. Ketchum. I will introduce you as a friend from the city visiting me."

"Thank you."

The house stood in the centre of a large lawn, and there was no other residence within a radius of a quarter of a mile. It was a frame building of moderate size, two stories in height, and by no means of modern architecture.

A very large, buxom woman, of middle age met Dr. Abbott at the door. He addressed her as "Emma," and Nick supposed she was a servant.

"Where is Mrs. Mackenzie, Emma?"

"In the sitting-room, sir, with Rev. Playfair and Deacon Cotton."

"Then we'll not disturb her till they have gone. I've brought a friend, who is visiting me, and we'll go in and look at the remains if you have no objections."

"Why, certainly not, doctor," was the stout woman's reply, but Nick was aware that she was at the same time staring at him with a gaze which was full of suspicion or curiosity.

Abbott and Nick followed Emma through the first door on the right, into a room which had all the blinds drawn and was but faintly illuminated by a lamp burning low.

The servant turned up the light, and Nick saw a coffin resting on two chairs near the mantel.

Softly and silently he and Abbott walked forward and looked down at the dead man.

They saw the face of what was undoubtedly a corpse; the face of an old man with very white hair and very white beard.

Abbott looked but a few moments. Then he turned away, while tears trickled down his face.

Nick stood a little longer, carefully noting every feature about the dead man in the coffin, and all this time he was aware of the fact that the stout woman never once took her eyes off his face. When they emerged from the parlor, the minister and deacon were just leaving. Abbott therefore instructed the servant to conduct them to the widow.

During that short visit to the corpse, Nick made one very important observation, which was lost upon Abbott and the woman, Emma.

Rover had followed them in, and, while Nick was looking at the dead man, the dog came up to the coffin, also looked at the face of the corpse, gave one or two sniffs, and walked away without exhibiting a particle of canine grief over his loss.

They found the young and comely widow

in the sitting-room, surrounded by several condoling neighboring women, who took their departure as Abbott entered.

The doctor introduced his friend and visitor, Mr. Ketchum, from the city, and made his excuses for bringing a stranger to the house of mourning.

"The fact is, my dear Mrs. Mackenzie, we may need an additional witness, when the life insurance is collected, and as Mr. Ketchum is a stranger in Elmwood, he will serve as such much better than one of your neighbors."

This explanation may have been satisfactory to the widow, but Nick noticed that she, too, bestowed more attention upon him than the circumstances seemed to call for.

"You will pardon me, Mrs. Mackenzie, for mentioning such a matter now, I know, because you are aware what good friends your husband and I were; but I'm going to ask whether you have any knowledge of a will which he left?"

"He never spoke to me of a will. Did he to you?"

"Yes. That is why I asked. He told me that it was his design to give you the proceeds of his life insurance, and his estate in hand to his son, Leo."

"Then he made more of a confidant of you than of me. If there is such a will, it may be in his room—in his desk. Shall we go and see?"

Abbott readily assented, and Mrs. Mackenzie led the way into an apartment between the sitting-room and the parlor.

This, as Nick surmised, had been the private room of the late Miles Mackenzie.

A bed stood in one corner. At its foot was a door, partly ajar, which Nick's quick eye observed gave entrance to a large clothes-closet.

The dog followed them into this room also. Nick's eyes never lost sight of the brute,

though to an observer he was giving Rover no attention.

He saw the dog trot across to the closet, push the door farther open with his nose, and look up toward the ceiling, while he uttered a very low whine.

The stout woman was right on Rover's heels, and the toe of her heavy shoe gave him an admonishing punch in the ribs to indicate that his exit from the room and from that closet in particular was greatly desired.

And Rover took the prompt hint.

Nick's back was turned nearly all the time, while the closet incident was occurring, and the stout woman no doubt said, in her soul:

"Thank God! he didn't see what the fool dog did!"

And Nick was thinking:

"That brute will tell me more than Abbott can, if I follow the four-footed fellow up."

"Here is the desk and here are the keys," said Mrs. Mackenzie, as she unlocked a small desk setting between the two windows. "Will you search for what you want, Dr. Abbott?"

Abbott accepted the invitation and began a search of the various drawers.

They found numerous letters from the absent son, and such odds and ends as one might expect to find in a private desk of a man whose life was uneventful. But no will turned up.

"This desk is especially arranged to throw off the unwary," thought Nick, as he watched Abbott assorting papers and investigating pigeon-holes. "If I were to search the house, that desk would be the last place I should overhaul."

The moon was shining brightly as they walked down the path through the lawn, on their return to town. Nick was slightly behind Dr. Abbott, as the path was narrow, and the grass wet with a heavy dew.

Suddenly he saw at his feet a small, square

piece of paper, which the wind was playing with. It looked to him like the label from a bottle.

He stooped, picked it up, and, assuring himself that he had made no mistake as to the nature of its former usage, he stuck it into one of his vest-pockets.

When he left Abbott, to return to his hotel, he promised the latter to call on him again next morning.

Once safely in his room at the hotel, Nick took the label from his pocket and examined it by the light of his lamp. On it he read:

"MADAME RECLAIRE,

"No. 1871 —th st.,

"Philadelphia."

For thirty seconds Nick looked at the address on the label, after reading it. Then he muttered:

"So! so! Madame Reclaire, of Philadelphia! We shall meet again. I have not seen you since I worked out the identity of Daly. I then promised myself to look into your business at some future time a little more closely. Now here is some more of your peculiar article in trade, and it has been used to further the ends of a stupendous crime.

"This label came from a bottle of your mixture which changes the color of hair, after a few applications, and keeps it of the desired hue.

"What a little thing often works out the fate of man! This small, square bit of paper, which the sportive wind blew to the feet of Nick Carter, has solved the mystery of that man who lies back yonder in his coffin."

CHAPTER VI.

THE DUMB STORY TOLD BY THE DOG ROVER.

Nick Carter went to bed in the hotel at Elmwood that night, and slept as soundly as though there was no such thing as a scoundrel in the world.

Nor was he in a hurry about getting up

next morning. It was ten o'clock before he reached Dr. Abbott's office, and then he found the doctor absent on his daily round among his patients.

At noon he went back, with better success.

"I have promised to accompany Mrs. Mackenzie to New York with her husband's remains this evening, Ketchum. Can you remain here till we return?"

"When will that be?"

"To-morrow morning. The remains will be incinerated to-night. We must stay in the city over night and come back early to-morrow forenoon."

"I think I will have to return. But I'll run up again in a few days," said Nick, after pretending to study over the situation a little while.

"Then go to New York with us."

"What time does the train leave Elmwood?"

"At four o'clock."

"All right. I'll be on hand. Any of the neighbors going but you?"

"No, and I'm really glad you will be one of our party, for I don't exactly like being the only disinterested witness to the cremation. I want you to follow the remains with me to the crematory and see them put into the retort."

"To oblige you, doctor, I'll do it."

"Thank you. Now let us go up to the house. The services take place at one o'clock. We'll find nearly the whole town present, for Mr. and Mrs. Mackenzie, though they never entertained, were immensely popular."

"Mackenzie must have been a good citizen."

"A better man did not live in Elmwood. He and his wife were prominently identified with every good work undertaken by the churches."

"Church members, eh!"

"Yes. Like nearly all Scotchmen, Mackenzie was a profound Presbyterian of the

strong fore-ordination faith. Yet he was always ready to join hands with the members of any Christian sect in doing deeds of good. You will see in this last tribute how great was the respect in which he was held.

And what Nick saw during the funeral services went to confirm Dr. Abbott's assertions.

The attendance was so large that the coffin was carried out under a large tree near the front of the house, and there the funeral sermon was preached before several hundred neighbors, many of whom shed the tears of sincere sorrow.

The sermon was pronounced by every one to be the most eloquent effort of the reverend speaker's life. The subject, it was agreed, was an inspiration.

Nick's attention was quietly divided between the widow and the dog. The widow's face was hidden beneath a deep crape veil, and she seemed to weep silently and incessantly.

The dog did not simulate. He expressed no sorrow in his brute way, but to Nick's practiced eye, the animal was plainly non-plused. He walked around among the vast crowd, sniffing at everybody and peering up anxiously into the faces of all he passed.

"Rover is looking for his master," silently commented Nick. "What a splendid assistant I have in that dog."

After the services, the neighbors were dismissed. Only the undertaker, Dr. Abbott, and a few chosen friends remained at the house.

Nick excused himself to the doctor, with the plea that he must go to the hotel and get ready for his departure. He promised to meet Abbott at the depot.

At half-past three o'clock a train arrived from New York.

Among the passengers who left the train at Elmwood was a rather handsome, smooth-

faced young man, an entire stranger to the loungers about the station, who were already collecting to pay a last tribute of respect to the remains of their dead townsman, as he would be borne away forever by the four o'clock train.

The stranger inquired the way to the nearest hotel and set out to walk there, after getting his directions.

With his traveling bag in hand he entered the hotel just as Nick came into the office with his valise, and went to the desk to settle his bill.

The comfort of the parting guest is always made subservient to the welcome which awaits the fresh arrival at country hotels.

So Nick waited while the landlord received his new patron.

The detective noticed a look of surprise on the landlord's face, as he turned the register around and examined it, after the stranger had written his name.

The good man's voice had a slight tremble when he asked:

"Just come in on the half-past three train?"

"Yes, sir."

"Beg pardon for seeming to be impertinent, but are you Miles Mackenzie's son?"

"I am."

"Just arrived from foreign ports?"

"Exactly!"

"I've often heard your father speak of you. And now I look at you, I think you resemble him somewhat."

"Is that so?"

"He don't expect you, I suppose?"

"Well, no. That is why I want to brush up a little before I go to the house and surprise him. So I just stopped in. Can you give me a room with plenty of soap, water, and towels?"

The poor landlord was growing very nervous.

"Ahem!" he began, clearing his husky

throat. "I don't suppose you've heard any news since you arrived."

"News? Why, no! I didn't suppose you ever had any news in such a quiet, graveyard sort of a place. What on earth induced father to come to this town and bury himself alive with all his money, I cannot conceive. I marvel that he hasn't died of sheer loneliness."

"Mr. Mackenzie, I ought not to detain you here."

"Why? What do you mean?"

"You should go straight to the house."

"Go straight to the house? What are you driving at?"

"Your father leaves for New York on the four o'clock train. He must now be on the road to the depot."

"Why, then I'll go back and surprise him at the train. I can go along and——"

"How can I tell you? Your father will make the journey in a coffin."

"What! Merciful Heaven! Don't tell me he is dead."

"I must. He died the day before yesterday, and will be taken to New York for burial this afternoon."

"This is terrible," groaned the afflicted son, as he let his face fall into his hands and sank back into a chair.

The landlord was so absorbed in the overpowering grief of his new guest, that he scarcely mustered up enough presence of mind to make out and receipt the bill of the departing lawyer, Wylie Ketchum, of New York.

As this task was finally completed, the sound of slowly revolving wheels came in from the street, accompanied by the measured tread of many feet.

The tender-hearted landlord came out from behind his desk, laid his hand gently on the afflicted man's shoulder, and said, while tears came into his eyes:

"There comes the body now, on the way to

the depot. Will you accompany it to New York?"

The young man raised his face, and looked toward the street. Nick was sure the face was paler than it had been when its owner covered it with his hands a few moments before. The eyes certainly were filled with horror, and a wild expression distorted the countenance.

"No! No!" he muttered. "I couldn't bear it. It's too late now. Let them go on. I'll remain here till—till—my step-mother returns."

Then he drew back to a place where he could look through a window into the street without being seen.

From that place he watched the funeral procession pass the hotel, on its slow journey to the depot.

Nick looked also, and his eyes rested longest upon the dog, Rover, which followed among the crowd, still maintaining that animal expression of puzzled wonder.

Just as the end of the procession passed the hotel, the dog stopped, put his nose to the ground, sniffed vigorously a few moments, and came running back. His nose remained close to the ground, and he came straight into the hotel.

The next moment he uttered a joyful whine, and, bounding across the room, began to lick the hand of the stranger and manifest other signs of doggish joy.

Nick Carter was busy fastening his bag, yet he noticed the look of terror, mixed with rage, which came into the young man's face.

The landlord was looking on with open-mouthed astonishment.

"Whose dog is this?" asked young Mackenzie, patting the delighted Rover on the head.

"Well, that beats the dickens!" muttered mine host. "Why, that's your father's Rover. The instinct of these brutes is wonderful. He

knows you are a member of the family, I guess."

Just then the landlord's attention was called to another part of the room, and Nick's head was bent down till it seemed to have his body between his eyes and Mackenzie, Junior. Yet he saw the latter give the dog a vicious kick which sent the brute howling toward the door.

"Poor fellow," coaxed Mackenzie, "did I step on your foot! Well, I ask your pardon, old boy, I'm sure."

The dog approached suspiciously and received the man's caress, with some misgivings expressed in his honest face.

"Landlord, I'm going to the house to remain till my step-mother returns. I suppose I'll find some one there?"

"Only the servant, sir."

"All the better then; I'll not be disturbed in my sorrow. Can you direct me?"

"Certainly," was the response, and the landlord gave the necessary directions, concluding with: "You can't miss it."

"Come on, old fellow; we'll go together," said the afflicted man to the dog.

And as Nick was driven to the depot, in the town 'bus, he saw the wandering prodigal walking up the road in the opposite direction, while Rover went gamboling along at his side.

"If men were endowed with the instinct of dogs," muttered Nick, "crimes like this would never be committed."

Then he heaved a sigh as he watched the capers of the happy dog, and again muttered:

"Poor brute! Your instinct this time will cost you your life. You know too much to live. And if I was suspected of sharing your knowledge, my life would also be in danger."

CHAPTER VII.

THE MYSTERIOUS DISAPPEARANCE OF MISS TEMPLIN.

It was seven o'clock when the remains of the dead man from Elmwood reached New York city. On the train, Nick yielded to Ab-

bott's request to accompany them to the crematory.

So reluctantly did the pretended Mr. Ketchum agree to become one of the small funeral party, that Abbott was far from suspecting the fact that his new acquaintance left Elmwood with the determination of seeing the remains in the coffin placed in the furnace, and not lose sight of them until they were reduced to ashes.

It took two hours for the hearse bearing the remains and the carriage in which sat the widow, Dr. Abbott, and Nick to cross the city to the Thirty-fourth street ferry, reach Long Island City, and make their way to the crematory.

They found the furnace ready for the reception of the body. The manager suggested that the widow had better not remain during the process of incineration, but she insisted in not only remaining, but also in viewing the process.

Much to Dr. Abbott's surprise, but not to Nick's, the widow witnessed the cremation without fainting, and without even going into an hysterical condition.

Indeed, her interest in the process was marked and unconcealed. The ceremony seemed to fascinate her, and while her eyes followed every movement of the men who were handling the corpse, Nick's eyes were watching her just as intently.

Without the twitching of a muscle, she saw the body placed on the reception slab; she saw it covered with the cloth soaked in the acid used for that special purpose; she saw the doors of the retort flung open; she saw the slab containing the body hastily pushed into the incandescent oven; she saw the doors hurriedly closed forever between the world and the mortal form of the man with the long, white beard. Through the place prepared for the purpose, she watched the outlines of the body under the medicated cloth without a

shriek of horror—without even so much as a sob she stood there, and saw the covered form on the slab slowly sink, quiver, and finally settle down into a thin layer of ashes.

The cremation was finished; the earthly remains of the man in the white beard were nothing but a handful of ashes; the manager of ceremonies gave Abbott a knowing look.

Dr. Abbott drew Mrs. Mackenzie's arm still closer through his own, and turning, led her away to the waiting carriage. Nick followed, and heard the sigh which at last escaped from Mrs. Mackenzie's lips.

Dr. Abbott's construction of the sigh differed materially from that which Nick put upon it.

So they returned to New York city.

At the first opportunity, Nick left them and hastened to the St. James Hotel.

It was nearly eleven o'clock when he sent up his card to Miss Templin's room.

The boy returned with the information that the lady was not in.

"I might have told you that much before your card was sent up," exclaimed the clerk, "had not something else been on my mind at the time. Miss Templin has not been at the hotel since last night."

"Not been here since last night!" repeated Nick, in surprise. "Why, where did she go?"

"Excuse me, sir, but if I knew, I think I should not have the right to answer for her whereabouts to everybody who called, unless I was sure the inquisitor had a right to receive the information," replied the clerk.

"You are quite right," assented Nick. "When I tell you who I am, I believe you will not hesitate to give me what information I need."

The clerk looked at the card Nick had sent up.

"Carter," he said, as he read the name written thereon. "You are Mr. Carter."

"Yes. Nick Carter."

"What!" cried the clerk; "Nick Carter, the detective?"

"That is I," smiled Nick.

"Well; you beat the dickens in disguising yourself so your best friends don't know you," muttered the clerk.

"It's part of my business," Nick explained.

"Working for Miss Templin?"

"Yes."

"Well, there's something queer about her disappearance. By the way, here's a telegram came for her to-day."

Without so much as saying, "by your leave," Nick tore off the envelope and read the message.

It was, as he expected, from San Francisco, and merely read:

"Seventy-five thousand dollars cash."

"I'll keep that," said Nick, putting it in his pocket.

"But it is her telegram."

"It is in answer to a message she sent for me," explained the detective. "Now, what is there strange about her disappearance?"

"There is our house detective. He'll tell you. I'll call him."

"Don't let him know who I am," whispered Nick, as the hotel detective came forward, in answer to the clerk's beck.

"This gentleman is a friend of Miss Templin, the young lady who has been absent so mysteriously," explained the clerk to the local detective. "Please tell him what you know of the circumstances surrounding the affair."

Nick and the "local" walked over to a seat near the entrance to the restaurant and sat down together.

"You see," began the local, "the first suspicious thing about the affair that attracted my notice happened yesterday."

"What was that?"

"I saw her sending a telegram by the hotel wire yesterday afternoon. My attention was attracted at the time by the queer actions of a

man who came in at the Broadway entrance while Miss Templin was writing out her message.

"The fellow passed behind your friend and I am sure he looked over her shoulder and endeavored to read what she was writing."

"You don't know if he succeeded?"

"No; he scarcely stopped at Miss Templin's back a moment. Then he passed on, and left by the Twenty-sixth street door."

"What do you make of it?"

"Nothing out of that alone. But there is more."

"More?"

"This man passed on up Broadway to the Coleman House, where he joined another fellow—a man older than he, who wore a full, close-cropped sandy beard. I heard him call this fellow 'Doc.'"

"You followed him?"

"Only that far. The two men walked north on Broadway, when they left the Coleman House, and I came back to the hotel."

"That was suspicious."

"But now comes the most surprising part of my discoveries. Last evening those two men came back."

"Here to the hotel?"

"Yes. The man with the sandy beard was on the box—was driving a spanking pair of horses, to a fine-looking carriage. The other fellow rode inside."

"The latter, without getting out, called the bell-boy to the carriage, and sent a note up to Miss Templin. Ten minutes later, the young lady came down, equipped as if for a call, went out, was helped into the carriage, and was driven away. That was the last of her, the carriage, or her two companions."

"Can you describe the person who came to the hotel and took her away—the man who rode with her, inside?"

"Like a book."

And the hotel detective gave Nick a minute description of the man.

"Thank you very much," said Nick, as he started toward the street.

"Nothing seriously wrong with your friend, I hope?" called the detective.

"No, I think I know who took her away, and what the man's object was."

But as Nick went out on the street, he muttered under his breath:

"If Miss Templin fell into that fellow's trap, I can do her no good now. I must not risk spoiling the whole case in an attempt to find her at present, especially as such a search would be extremely difficult to prosecute from the points I have to start with."

"This sudden disappearance of Miss Templin will make my work somewhat more difficult, and change my plans materially. With her to accompany me to Elmwood and confront Mrs. Mackenzie and her woman, Emma, my task would have been easy from this point. Now I am forced to take a new tack, and sail up against the wind."

He went to another hotel, registered, and retired for the night.

But he was up and about his business early the next morning.

When the President of the Scotia Insurance Company arrived at his office that forenoon, he found Nick on hand waiting for him.

"Ah! Mr. Carter," he cried, "I am glad to see you. What news have you to report?"

"You must pay the money on that premium, sir!"

The president sat down with a decided look of disappointment on his face.

"Then it's a straight case, after all."

"I did not say so."

"You said we'd have to pay the policy?"

"For the purpose of saving your own money, and the money of the other four companies."

"Your words sound queer and paradoxical."

"It is only part of my scheme to capture the most consummate band of scoundrels who ever plotted to rob insurance companies."

"Ah! then it was a plot to defraud?"

"Yes. Now, will you trust me fully in the management of the case?"

"Certainly I will."

"Then please notify the widow that if she will call here at the company's office at two o'clock to-morrow, and furnish the necessary proofs, a check for the amount of her policy will be given to her."

"But you don't want us to give the check?"

"Yes, I do. You will delay that part of it until after the banks have closed. I'll promise that it will never be cashed."

"Do you object to telling me more about the case than I already know?"

"Not at all. Listen."

Nick remained in earnest conversation with the president for nearly an hour. The two men then parted on the best of terms.

Half an hour later he was on his way to Philadelphia.

He went straight from the Broad street station to the office of the chief of police, with whom he was closeted for twenty minutes.

When he left the chief's office, the latter was with him.

The two men took a carriage, and were driven to No. 1871 ———th street.

Once more Nick mounted the stairway between the grocery and the tailor shop.

He went straight to Madame Reclaire's rooms and knocked, while the chief of police stood at his back.

As on the former occasion, the door was opened carefully by a woman.

This time Nick didn't waste a word in parleying, but pushed his way in—the chief of police following.

The woman made a vain effort to stop them, but she was helpless to stay their entrance.

In half a minute they had locked the door, and led her into the better-lighted room beyond.

"What means this outrage?" panted the woman.

The chief of police showed his insignia of office, and replied:

"It means, Madame Reclaire, that you'll give us some information which we want, or go to jail, charged with being accessory to murder."

CHAPTER VIII.

THE FRIEND WHO WAS SO THOROUGHLY DECEIVED.

Madame Reclaire's face grew ghastly. Her attempted bravado, with which she had succeeded so well on Nick's former visit, faded away in an instant. She caught at a chair for support.

"Murder!" she gasped.

"Yes, murder! You must make proper explanation, or go to jail."

"What do you want me to explain?"

"A label from one of your bottles has been found in a case where life was taken unlawfully. It may be you are innocent of wrong in the affair, but your bleaching devices were used in a plot which has, as I said, resulted in murder."

"As Heaven hears me, I am not a party to the crime."

"That remains to be seen. It behooves you to speak the truth to us. About two years ago, a man with a long, black beard called at this place and purchased some bottles of a wash to bleach his beard and his hair snow-white."

"I remember him well."

The chief of police shot Nick a quick, triumphant glance. Madame Reclaire saw it, and properly interpreted the meaning of that

look. She bit her lip till it almost bled. The shrewd woman knew in that instant that she had been trapped; that her two visitors had no knowledge of any such visit from a customer such as they had described.

The chief had stated a suspicion as a fact, and she admitted its truth.

"Now we are getting on," said the chief. "Who was with him?"

"Nobody."

"There your memory fails you, madame, and I see we might as well take you with us, where we can refresh your recollection with faces."

"Well, then, he was accompanied by another man."

"Of the same age?"

"No. Older, I should say."

"Had he a beard?"

"Yes."

"Its color?"

"Very light—almost yellow."

"And hair to match?"

"Of course."

"You doctored him also?"

"Yes," reluctantly.

"What hue?"

"Made his beard and hair sandy."

"And have supplied both with enough of the washes since then to keep those colors up?"

"Yes."

"You did not ask what purpose they had in view by changing the color of beard and hair?"

"No. That was none of my affair."

"Hereafter you had better make it your business. We will leave you now, madame. Until I see you again, do not go to the bother of trying to leave your apartments. You'll be watched, and it would only lead to your landing in jail. Good-day."

Her visitors left as abruptly as they had arrived.

Nick went direct to the Broad street station, and took a train at that point for Elmwood, where he arrived about nine o'clock at night.

From the Elmwood station he went straight to Dr. Abbott's office.

Fortunately, he found Abbott in, and alone.

"Hello, Ketchum! I'm downright glad you've come. Had you been ten minutes sooner, you would have seen Mackenzie's son, who just left my office. He came in yesterday, and was awfully cut up over the unexpected news of his father's death."

"Was the dog, Rover, with him?"

"Why, no. That is a strange question, Mr. Ketchum?"

"Is it? What is there strange about it?"

"Why should you ask whether the dog was with him?"

"I'll tell you, Dr. Abbott. I was at the hotel yesterday when young Mackenzie arrived. Rover found him there, and took a great fancy to him. I thought perhaps the dog might be following him around."

"There was something more than that to the meaning of your question."

"Again I ask why you think so?"

"Because somebody killed the dog last night."

"The news does not surprise me."

"You know who killed him?"

"Yes."

"Who?"

"Wait a moment, doctor. What did Mackenzie want, just now? To tell you his step-mother had been summoned to go to New York to-morrow by the Scotia Insurance Company to get the money on the policy of that company?"

"Why, yes; but——"

"And he wanted you to go along to furnish proofs of death, and to identify the widow?"

"Yes. Were you eavesdropping?"

"Not at all. I came straight from the depot."

"Then how the devil do you know so much?"

"I'll tell you, presently. First, let me ask whether you promised to go to New York with Mrs. Mackenzie?"

"I did."

"Is this son going, too?"

"He is. And I'll be obliged if you'll help them out with your evidence."

"Oh, I'll help them out, never fear. But neither you nor I must go with them."

"What in the world are you driving at?"

"Are we alone?"

"Entirely so."

"Safe from interruption?"

"Yes."

"Then I'm going to astonish you; probably shock you."

"How?"

"First by telling you that the poor dog, which was killed last night, was not so easily deceived as you were."

"Deceived? Why——"

"Had your perceptions been as clear as the dog's, you, too, might have met his fate."

"Ketchum, this is mummery. What are you trying to say?"

"Please don't call me Ketchum."

"Why?"

"Because it is not my name."

"Then, in Heaven's name, who are you?"

"I am Nick Carter, the detective!"

"What!"

Abbott jumped to his feet, as he made the exclamation, and stood looking at the man before him like one entranced.

"You must have heard of me?" said Nick, dryly.

"Heard of you! Who has not heard of Nick Carter?"

"Would you believe me if I made a plain statement of facts?"

"That depends."

"Well, I'm going to risk it, and rely on your good, sound, common sense. I believe I know you well enough to trust you with an astonishing secret."

"A secret? What secret?"

"Let me ask you a question. That dog, you told me, was very fond of his master, Miles Mackenzie?"

"Yes."

"Went with him nearly everywhere; followed him about?"

"That's true."

"Wasn't it strange that the dog did not recognize his master's corpse in the coffin when he looked at it night before last?"

"Why, I didn't notice."

"Then I did. An intelligent dog like Rover would have known even his master's corpse."

"Why, you don't mean——"

"Wait. Perhaps you noticed that the dog was almost constantly searching for something."

"Well, yes. There was certainly something of that kind in his demeanor."

"He was looking for his master."

"That may be."

"And he found him. That is where Rover, the dog, was shrewder than you, the friend."

"Found him? How? Where?"

"Listen. I'll tell you."

Then Nick described the scene at the hotel when Rover surprised the landlord, and aggravated the newly arrived son.

"Good heavens, man! What is this you are telling me?"

"That the dog could not be deceived. He knew the corpse in the coffin was not the remains of his master as well as he knew the pretended son was Mackenzie himself, without white whiskers, without white hair, without dye on the upper part of the face."

Abbott sank back into his chair, speechless with amazement.

"Incredible?" he gasped, finally.

"It seems so, but I have the proofs to back up the murdered dog's cute perceptions—that instinct which cost him his life."

"Oh, this is beyond belief."

"No. Even incredulous as you are determined to be, you shall soon agree that you have been wonderfully deceived. Shall I tell you the strange story?"

"As you please."

"Well, some years ago, a certain Dr. Greene owned a private sanitarium near Oakland, California.

"Among his patients was a rich man, who met with a peculiar affliction. The man's name was Jason Templin.

"His affliction left him helpless, speechless, and without the power of thought. He was a living man with a dead brain.

"Templin had a long, white beard, snow-white hair, and a florid face.

"Dr. Greene had a beard equally long, but it was black.

"Among the attendants at the sanitarium was one of Templin's nurses, a handsome, scheming young woman.

"It was she, I suspect, who conceived the plan to obtain great wealth, and at the same time become the wife of Dr. Greene, whom she, in her way, loved.

"She made the discovery that if Greene's beard and hair were white, and his face a little more florid, he would be almost the counterpart of the strange patient—Jason Templin.

"Then a plan was probably laid which had in its aim the substitution of Greene for Templin, whereby they might obtain the latter's great wealth.

"Subsequently, circumstances undoubtedly changed the plan somewhat.

"One day a man met his death in such a

way that only Greene and his scheming aids knew anything about it. This man's body was dressed in Templin's clothes, the body was laid with the face in the grate-fire of Templin's room till it was burned beyond the power of recognition, and the helpless Templin was put in perfect concealment.

"The mutilated body was delivered to Templin's friends, who buried it, under the belief that they were burying the unfortunate man's corpse.

"Shortly afterward, Greene sold out, receiving seventy-five thousand dollars cash for his property.

"He announced that he was going to Australia.

"When we investigate further, it will be found that Templin's handsome nurse and several other of his associates, disappeared at the same time, and were seen no more in California.

"Some time later, Miles Mackenzie appeared in this town of Elmwood. With him was his young wife and a stout servant-woman.

"This Mackenzie was such a living image of the awfully afflicted Jason Templin that the latter's daughter, a few weeks ago, caught sight of Mackenzie's white beard and hair, and mistook him for her father, whose remains she had believed were lying in a vault at San Francisco.

"When Miss Templin saw the disguised Mackenzie, he had just paid a premium on a one hundred thousand dollar life insurance policy.

"Her mistake led to an investigation.

"The fact turned up that Mackenzie had five one hundred thousand dollar policies.

"A little further investigation showed that in two years he had paid, in premiums, over sixty thousand dollars.

"There was not enough left of the seventy-five thousand dollars to pay another year's

premiums, and still the unfortunate, helpless Templin, hidden away by the man who was masquerading as his able-bodied double, didn't die, and give them a chance to collect the insurance.

"So a crisis in their plans approached, and the murder, which they had hoped to avoid, seemed to be inevitable.

"Meanwhile, Mackenzie had singled out a physician in high standing at Elmwood, as his chosen friend and confidant.

"He succeeded in winning this doctor's friendship, and by correctly describing the symptoms, so well known to him as a doctor, of a deadly disease, prepared the deceived friend for the news of his sudden death.

"Then the helpless, Templin's life was sacrificed——"

"No! No! Great heavens! No! This Templin may have died a natural death," cried Abbott.

"But he didn't, as I'll convince you soon. Templin was killed—poisoned, probably—and his body was produced before the Elmwood people as that of Mackenzie.

"Even you, the friend, was deceived; but it didn't deceive the dog.

"Meanwhile, Greene disappeared. He cut off his beard, cropped his hair, removed the dye from his face, and appeared in his real character as a comparatively young man.

"He had prepared for his advent in Elmwood in the character of his own son, by showing letters from the supposed young man written in London, Paris, and other foreign cities."

"Who wrote them?"

"One of his companions in crime—a man whose beard and hair of yellow hue had been dyed a sandy color. A man known to me only as 'Doc.'"

"Where is he?"

"I haven't found him yet, but expect to.

"So the false son came home at almost the

hour when the remains of the supposed father were being taken away to be cremated.

"But the brute instincts of a dog nearly betrayed the well-laid plot. It so thoroughly frightened the arch-plotter that he concluded to take no further risks in that direction, and while the pretended widow was witnessing the incineration of the remains of Jason Templin, the rejuvenated Miles Mackenzie, alias Dr. Greene, killed his loving dog.

"Do you remember how persistently the supposed widow insisted on seeing the remains cremated?"

"Yes, yes!"

"And did you not wonder at her great nerve during the trying ordeal?"

"Good heavens, how blind I was!"

"Do you know why she would not leave till she saw the body in ashes?"

"I can guess, now."

"She took no chances on an autopsy ever being held. That is why I am so sure Jason Templin did not die a natural death."

"Where did they keep Templin all this time?"

"I don't know, but we will find out."

"We?"

"You and I. That is why I said you must not go with them to New York to-morrow. I want you, in their absence, to go with me and make a search of their house."

"And yet I am not blind, nor a fool!" ejaculated Abbott.

"Do you still think it is beyond belief?"

"No. The only thing which is almost beyond belief now, is that I should have been so easily deceived."

CHAPTER IX.

THE PADDED SECRET PRISON IN MACKENZIE'S HOUSE.

Abbott and Nick Carter remained locked up together in earnest conversation nearly all that night. A train left Elmwood for New York at a few minutes after five o'clock in the

morning, and it carried away the famous detective on his return to the city.

He went at once to his own house, where he was fortunate in finding his two assistants, Chick and Patsy.

His first move, after having dispatched a hearty breakfast was to take Chick up to his "den" and remove his disguise as Wylie Ketchum, the lawyer. Then he proceeded to assist Chick in assuming the same character, until another Wylie Ketchum stood forth.

Nick looked critically at Chick thus disguised, and then remarked:

"You'll do. Mrs. Mackenzie saw me only by lamp-light, and through her crape veil, and you are so nearly like I was, that the difference is not discernible to an unpracticed eye."

"I guess there'll be no trouble in deceiving her, Nick. The man never saw you?"

"No. Now, remember you are to be at the Scotia Insurance Company's office at two o'clock prompt.

"Patsy will be on hand to shadow them when they leave the office, and never lose sight of the couple till I return, to-morrow morning."

About noon Nick went to the Scotia office, and received the following telegram, which had just arrived:

"ELMWOOD, PA., July 9, 18—.

"TO WYLIE KETCHUM, care Scotia Life Insurance Co., New York City:—Impossible for me to accompany Mr. and Mrs. Mackenzie to-day. Have sent certificates of cause of death, and identification of widow. If necessary, I can come down to-morrow. They leave at ten o'clock. ABBOTT."

"It's all right," said Nick, as he handed the telegram to the president. "My assistant will represent me here as Mr. Ketchum, and I'll be off to Elmwood again."

Fifteen minutes after Mrs. Mackenzie and her pretended step-son had reached New York, Nick, in the new disguise of a farmer,

was once more on his way to Elmwood, carrying with him a huge carpet-bag.

His train left directly after the Elmwood express arrived, and he had the satisfaction of seeing his party disembark, and start toward the ferry before he stumbled up the steps into the smoking-car of his train.

When he was once more in the presence of Dr. Abbott it was necessary to introduce himself anew.

But when Abbott realized that in the old farmer who stood before him he saw the great New York detective, he was not slow in posting Nick on the way the case lay at Elmwood.

"When I plead my duty to a sudden very dangerous case, wherein my services were demanded for this afternoon, Mrs. Mackenzie and her pretended step-son were very much disturbed. But when I assured them that you were a personal friend of the president of the insurance company, and had promised me to be on hand for the purpose of proof and identification, they agreed to go on and try it without me."

"Well, now that the coast is clear, let us lose no time. Are you ready?"

"At your service."

"Then come on."

They went straight to the Mackenzie residence.

The stout servant, Emma, met them at the door, and there was a scowl on her face.

"Why, Dr. Abbott, I thought you had such a serious case on hand this afternoon," she said, placing her large body in the doorway, and thus barring their entrance.

"So I had, Emma—so serious that death has already resulted."

"Who was it?"

"An old man with a long, white beard; a man who looked as much like your late employer, Mr. Mackenzie, as if they had been brothers."

The woman's face grew deadly white, and for a moment Nick believed she was going to faint.

But Emma was not of the fainting kind. By a great effort, she regained some of her courage, and attempting a laugh, which was a dismal failure, she said:

"Do you expect me to believe that? Where does your important patient live?"

"We think he did live in this house, and have come to investigate a little, to satisfy ourselves."

Emma had slowly thrust one hand into the folds of her dress skirt. Suddenly, and with a movement as quick as thought, she stepped back, raised her arm, and flashed a pistol in Abbott's face.

She was not quick enough for the detective, however. His large carpet-bag swung through the air and hit the weapon just as she pulled the trigger.

There was a report, but the bullet went wide of the mark. In another minute, Emma was securely bound and gagged.

"Now for a search of the house," said Nick. "First, I want to see if any changes have been made in the building since Mackenzie moved in."

"There have been none made on this floor, as I told you, for I've been all over it dozens of times," replied Abbott.

"But you've not been upstairs since they took possession?"

"No."

"Then let us go up and take a look around."

He led the way first to the front room over the parlor. They no sooner entered than the doctor walked across to the dividing wall opposite the front windows.

"Here is something, Mr. Carter," exclaimed Abbott, staring at the blank wall.

"What is it?"

"There was a large clothes-closet at this place when I rented the house to Mackenzie."

"And now it is a solid, blank wall?"

"Looks that way."

Nick tapped against the place indicated.

"Brick!" was his decision.

"Brick!" exclaimed Abbott. "Why, the whole house is wood."

"Not this part, surely. It is brick, covered with plaster, and neatly papered. Did Mackenzie buy any brick after he came here?"

"No. But I now remember he asked permission to remove a small out-building, and that was built of brick."

"That is where he got them, then. Was there a corresponding closet on the other side?"

"Yes."

"Let us go around and look at it."

They went into the apartment over the sitting-room, and there, too, the closet had been sealed up by a solid, brick wall.

"Now we'll go below and take a look into the closet where Rover's investigations were so rudely interrupted by the toe of Emma's shoe," remarked Nick.

The closet was dark, but Abbott produced a lamp, lighted it, and brought it to Nick's assistance.

A long step-ladder leaned against the wall of the closet.

Nick's eyes made a careful examination of the ceiling.

Then he moved the ladder to a place about the center of the closet, and mounted the steps until he could place both hands against the board surface over his head, which he did.

He pushed against it without avail.

Meanwhile, Abbott stood below holding the lamp, an interested spectator.

"There is a trap-door here, I am sure," said Nick, "but it is somehow secured by—ah! Let's try this."

He pressed his thumb against the head of a nail which had a slightly different appearance

from the rest; at the same time he maintained the upward pressure of the other hand.

There was the noise of a sharp click, and then a section of the ceiling about four feet square began to rise from one side.

Nick had found the secret trap door.

Pushing the trap open as he went, the detective continued to ascend the ladder until his head protruded through the opening.

For a moment he stopped to look around. Then he drew himself up to the floor above.

A few moments later he called down:

"Leave your lamp below, doctor, and come up. There is plenty of light."

Abbott obeyed.

The two men found themselves standing in an apartment about ten feet square, inclosed by four solid walls. The roof of the house, twelve feet above, opened into the glass-inclosed cupola, which surmounted the building, and thus, as Nick and Abbott saw in an instant, was furnished the medium for light and ventilation.

The floor and walls were deeply padded, and covered with white muslin.

The only furniture in the small room was a single bed, of iron, a chair, and a small, rough table.

Indeed, there was little, if any, room for anything more; though a hole in the side next to the chimney showed plainly that some kind of a stove had been used during the winter.

A hand-glass, a pair of scissors, shaving utensils, a basin of water, and two or three bottles lay promiscuously on the table, and scattered over the floor was a mass of white hair.

"Behold all that remains of your friend's venerable whiskers," said Nick, pointing to the tell-tale material at their feet.

"He came up here to renew his youth," exclaimed Abbott.

"Yes, and was so sure of the security of this hiding-place that he didn't lose any time

in destroying the proofs of his villainous plot. See! there are the bottles from Madame Reclaire's laboratory, whose contents bleached his beard and hair. He even used the wash here right in the presence of the helpless man who was so terribly wronged."

"This was his prison?"

"Evidently. Have you any idea how they got Templin here without arousing suspicion?"

Dr. Abbott remained in thought a few moments before he replied.

"During the first few months of their residence in the house," he finally said, "there was a man-of-all-work about the place who, from what you tell me, I believe was the fellow with the sandy beard and hair Madame Reclaire described as a partnership patron with Mackenzie. Maybe he had something to do with smuggling the old man in."

"I have no doubt of it," said Nick. "It was probably he who constructed this chamber while Elmwood slept, and helped Mackenzie, or Greene, to bring the victim from some other hiding-place to this padded prison. I wish I knew where that sandy-bearded man is at this moment."

If Nick only had known what he expressed the wish to know, it would have saved him from great danger.

For at the very moment the wish was expressed on his lips, the sandy-bearded man was cautiously crawling up the step-ladder in the closet below.

A few moments later his burly form straightened, his arm went up through the opening, his hand caught hold of the trap-door, and before Nick or Abbott realized their peril, the door fell with a muffled sound, and the click of the spring-lock was plainly heard.

Abbott turned a startled look upon Nick.

"The trap has fallen," he exclaimed.

"Yes, but not of its own force."

"You mean——"

"I mean somebody reached up and closed it. Hist!"

Nick had bent his head toward the floor, and was listening for any sound which might come up from below.

For half a minute everything was silent. Then was heard what seemed to be the sound of crashing glass.

"Abbott, we must get out of this if we can without delay," said Nick, in tones which were full of intense meaning. "They have crashed the lamp among the clothing in the closet beneath us, and thus fired the house."

"They? Who?"

"I don't know. But the woman has had help, for she could never have escaped from her bonds unassisted; of that I am sure."

"Good heavens, Carter! There is no chance for us. The roof is too far beyond our reach, and that is now our only way out," cried Abbott.

CHAPTER X.

THE WAY IT ALL ENDED.

"I have been in many tighter places than this, doctor," said Nick cheerfully, "and yet was never caught. I'll show you how badly the people below us have miscalculated."

"What makes it so dark?" queried Abbott. "It is not yet sundown."

"No. I suspect a storm is coming up—ah! I thought so."

In confirmation of his suspicions, a loud peal of thunder broke the outside silence.

"It is coming fast, too," said Nick. "Now see how easy it will be for us to escape."

He took the table and stood it directly beneath the cupola.

Then he pulled a sheet from the bed, twisted it into a rope, and threw it around his neck.

"Now, then, doctor," he exclaimed, "just jump upon the table and brace yourself to

hold the weight of about one hundred and eighty pounds of human flesh."

Abbott quickly complied without stopping to ask a question.

Nick followed him upon the table at his back, having first seized one of the empty bottles in his right hand.

"Steady now, doctor," urged Nick.

The next moment he was standing upright, with a foot on each of Abbott's shoulders.

Having secured a safe hold for his hands on the base of the cupola, Nick put his athletic training into use, and drew himself up by the mighty muscles of his arms.

The next instant he was looking through the thick glass sides of the cupola.

Then taking the sheet rope from his shoulders he lowered it to Abbott, with the question:

"Can you raise yourself hand-over-hand?"

"I can try."

"Well, lose no time."

Slowly, and with great difficulty, the portly doctor began his task.

He would not have reached the cupola had not Nick finally let go one hand from its hold on the sheet, and with it caught Abbott by the arm. Then he seized the physician with the other hand, and the rescue was completed. Abbott came through the opening into the cupola as if he were fastened to a derrick.

The thunder was crashing on all sides by this time. Smoke was also rolling out of the house by the doors and windows, and Nick knew that they would have no time to lose in getting down to the ground.

Seizing with a firm grasp the bottle he had brought from the prison room below, he made an assault upon the glass inclosure of the cupola. Crash! crash! went the crystal plates, until an opening was secured large enough to let Nick crawl through to the roof.

He turned and was assisting the doctor

through, when the latter suddenly pointed over Nick's shoulder and cried:

"Look there, under that tree!"

Nick directed his attention to the place Abbott indicated—a large elm tree, about sixty feet from the house.

Standing leaning against the trunk, and watching the house, were Emma, the servant, and a man with a sandy beard.

Even while the doctor was looking, the eyes of the sandy-bearded man were raised, and he saw the men on the roof.

He uttered a cry, and made a step as if to leave his place of observation.

At that instant there came a blinding flash, followed by a deafening clap of thunder.

For a brief time Nick and Abbott were partially stunned.

Nick was the first to recover. He looked toward the tree.

The tree was a wreck from the lightning's bolt, and beneath its shattered boughs lay two forms—a man and a woman.

They hastened to reach the solid earth, and the task was soon accomplished.

The man and woman under the tree were found, upon examination by the doctor, to be stone dead.

The lightning had done its work effectually.

Half an hour later the residence was beyond rescue.

Nick hurried the doctor away, and enjoined him to secrecy on the subject of their afternoon's adventure.

An hour later both were on the way to New York.

That night Nick, accompanied by Doctor Abbott, Chick, Patsy, Superintendent Byrnes,

and the President of the Scotia Insurance Company surprised Mackenzie and his guilty wife at their apartments in the hotel where they had secured accommodations in order to be in New York the next morning for the purpose of cashing the Scotia's check as soon as the banks opened their doors for business.

The surprise and confusion of the wicked pair were complete.

They admitted everything but the killing of Jason Templin. Both declared he had died a natural death, a statement Nick knew was not true, but which he realized would be hard to disprove before a jury.

While Chick and Patsy kept close guard over the two prisoners, Superintendent Byrnes, Nick Carter, Abbott, and the insurance president retired to another room for consultation.

Two of the conspirators were dead. If Miss Templin yet lived, it would be hard to convict the two survivors of murder. That much was admitted.

Miss Templin could not be found. Mackenzie declared, a few minutes before, that the young woman was alive, but would never be heard from unless he got ready to speak, which, under his present circumstances, he was not willing to do.

Nick and Byrnes both realized that they were dealing with a desperate man, and they finally agreed to compromise with him if he would accept their terms.

They more readily reached such an understanding when Abbott suggested that for Miss Templin's sake it would be well, if possible, to keep from her the knowledge of the horrible fate of her father.

So this was the proposition made to Mackenzie and his wife:

First, they were to return Miss Templin to her friends without her having suffered serious bodily harm.

Secondly, they should surrender the five life insurance policies.

Each should plead guilty to a charge of defrauding the Scotia Insurance Company, and take a sentence in the State prison of from ten to twenty years.

In return, they were promised that Templin's fate would never be brought up against them.

To this compromise Mackenzie, speaking for himself and his wife, refused to agree.

It was only after a promise that in addition to a pledge not to prosecute them on a charge of murder, the insurance companies would refund the premiums already paid in that a final agreement was made.

Acting under directions from Mackenzie, Nick found Miss Templin, bound hand and foot, gagged, senseless, and almost dead, in a scantily furnished room high up in a half-deserted tenement on Tenth avenue, where she had been taken by Mackenzie and the latter's friend, Doc, on the night they decoyed her from the St. James Hotel.

The decoy had been simple.

Early in the day on which she disappeared, Miss Templin made a call on a friend whom she had known in Italy, but who at that time was married, and living in New York.

Greene and Doc followed her to the house.

When Miss Templin was leaving her friend's residence, the two men strolled past and heard the hostess from the steps say:

"If Tom comes home to-day, which is not

likely, I'll send him around after you, and you must come back with him to spend the evening. I know he'll be glad to meet you, and you'll be sure to like him."

This gave the desperate couple their clew.

A forged note, stating that Tom had arrived after all, and would fetch Miss Templin to the house in a carriage, was written, a liveried carriage hired from a public stable, the driver drugged, Doc substituted, and Miss Templin was trapped very easily.

The agreement made with the Mackenzies that night was faithfully carried out, and the couple are serving out a fifteen years' sentence in Sing Sing.

Louise Templin, now Mrs. Lonsdale, will never know that her father's remains were cremated on Long Island, but will be left in the belief that they lie in the vault at San Francisco.

At Elmwood the theory is prevalent that lightning destroyed the Mackenzie residence, and killed the two servants; for the body of the dead man was recognized as being that of a person who worked for Mackenzie when the latter first came to the village.

The only mystery that has never been cleared up by the good people of that section is the sudden disappearance of Mrs. Mackenzie and the son.

They went to New York and were never afterward heard from.

Many Elmwood people read in their city newspapers the account of Dr. Amos Greene and his wife, who pleaded guilty to an attempt to defraud an insurance company, but none of them even suspect that the two self-convicted criminals were their former highly esteemed fellow townspeople, Mr. and Mrs. Miles Mackenzie.

THE END.

The next number of the NICK CARTER WEEKLY will contain "Nick Carter Arrests a Client; or, The Body Found in the Flat."

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